(e) Banks issuing credit cards are State Bank of India, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Dena Bank, Vijaya Bank, Punjab National Bank, ICICI Bank, HDFC Bank, Citi Bank, Standard Chartered Bank, HSBC, American Express Bank Ltd. and ABN Amro Bank.

Data on credit card users is not being maintained in the manner asked for.

Cut in rate of interest by Banks

882. SHRI K.B. KRISHNAMURTHY: Will the Minister of FINANCE be pleased to state:

(a) whether the Karnataka Legislature has passed a resolution seeking Centre's intervention to bring down the interest rates charged by Nationalised, Rural and Scheduled Banks from the existing 8 per cent to 6 per cent taking into consideration successive drought; and

(b) if so, the action if any taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The information is being collected and will be laid on the Table of the House to the extent available and admissible.

Merger of RRBs

883. SHRI VIJAY J. DARDA: Will the Minister of FINANCE be pleased to state:

(a) whether he is planning to merge the Regional Rural Banks within a State in three months;

(b) if so, whether this step will not adversely effect the quality of banking facilities in the rural areas as the number of branches may come down thereby making existing "access" becoming difficult; and

(c) what is the percentage or rural population being covered presently by the existing banking facilities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The process for amalgamation of Regional Rural Banks (RRBs) sponsored by the same banks within a State has been initiated.

(b) The amalgamation of RRBs at State level is likely to improve the quality of service due to expanded coverage of geographical areas, improved outreach, reduced administrative and operational costs, benefits of economies of scale, greater scope for technological upgradation, better deployment of staff and introduction of new service.

(c) The present policy does not target any percentage of population for opening bank branches. It is left to the discretion of the banks to identify the locality/centre for opening new bank branches and the banks decide so, after taking into consideration certain factors such as business potential, viability, infrastructure, security etc.

Utilisation of FDI in Orissa

884. SHRI B.J. PANDA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have approved FDI proposals worth Rs. 337 crores;

(b) if so, the details of share of the respective sector; and

(c) what is the share of health care sector and how much of this FDI will be utilized in Orissa?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The details of approved FDI proposals in Orissa, works out to Rs. 8235.45 crores from August, 1991 to May, 2005 in all the sectors, including health care sector. A sector wise list is given in the Statement.

Statement

Sector-wise FDI Approved From August, 1991 to May, 2005
State: Orissa

Sl. No.	Sector	No. of FDI approvals	Amount of FDI approved (Rupees in crore)
1	2	3	4
1.	Metallurgical Industries		